Liability vs. Full Coverage Auto Insurance

Understanding the difference helps drivers choose the right protection for their needs and budget.

Liability insurance covers damage to others’ property or injuries you cause

Full coverage combines liability with collision and comprehensive protection

Collision coverage repairs your car after accidents with other vehicles or objects

Comprehensive coverage protects against theft, vandalism, and natural disasters

Liability-only is usually cheaper but offers limited protection

Full coverage provides peace of mind for newer or financed vehicles

Evaluate your car’s value to determine if full coverage is cost-effective

Deductibles affect premium cost and out-of-pocket expenses

Consider state minimum requirements when choosing liability limits

Reassess coverage annually based on vehicle age and financial situation

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